

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

WAU 22-028495
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ATTORNEYS FOR WELLS FARGO BANK, N.A.,
D/B/A WELLS FARGO AUTO

In Re:

DOMINICK GARRETSON AND BARBARA
GARRETSON,
DEBTORS



Order Filed on June 13, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Case No.: 18-23436-RG

Judge: HONORABLE ROSEMARY
GAMBARDELLA

Chapter: 13

CONSENT ORDER RESOLVING MOTION TO VACATE AUTOMATIC STAY

The relief set forth on the following pages, numbered two (2) through two (2) is hereby ORDERED.

DATED: June 13, 2022

A handwritten signature in cursive script, reading "Rosemary Gambardella".

Honorable Rosemary Gambardella
United States Bankruptcy Judge

This matter being opened to the Court by LOGS Legal Group LLP, Attorneys for Wells Fargo Bank, N.A., d/b/a Wells Fargo Auto, hereinafter "Secured Creditor", upon the filing of a Notice of Motion for an Order Vacating Stay in a Chapter 13 Case for failure of the Debtors to make post-petition payments on a vehicle contract obligation, and due notice of said Motion and the supporting Certification having been given to the Trustee, the Debtors and the attorney for the Debtors, if any AND CONSENT OF THE PARTIES APPEARING HEREON and for good cause shown,

1. As of May 25, 2022, Debtors are delinquent in *post*-petition payments for the months of September 24, 2020 in the amount of \$83.24 (partial), and October 24, 2020 through and including April 24, 2022 in the amount of \$428.21 each, for a total post-petition delinquency amount of \$8,219.23 due to Secured Creditor on the 2013 Honda Pilot. The vehicle contract obligation has matured, and \$8,219.23 is the remaining post-petition amount due and owing. This amount specifically does *not* include any pre-petition arrearages as are already being paid through the Chapter 13 Plan, and should continue to be paid.
2. Debtors agrees to capitalize the *post*-petition delinquency of \$8,219.23, as outlined in Paragraph one (1) above, to be paid through the remaining Chapter 13 Plan. *The Trustee shall amend his/her records to reflect same, and shall set up on the Trustee's ledger.* The Debtors shall file a Modified Plan within fourteen (14) days of entry of this Consent Order to fund this capitalization of post-petition arrears, *or the case will be dismissed upon motion of the Trustee, with notice to the Debtors and Debtors' Counsel.*
3. In the event Debtors' Chapter 13 Plan does not complete, Debtors agree that Secured Creditor's lien as to the subject collateral is retained to the fullest amount permissible under New Jersey law.

We hereby consent to the form, content,
and entry of the within Order.

LOGS Legal Group LLP

/s/Elizabeth L. Wassall

Elizabeth L. Wassall, Esquire
Attorney for the Secured Creditor

Date: 6-10-2022

Steven J. Abelson, Esquire
Attorney for the Debtors

Date: 6/10/22

In re:
Dominick Garretson
Barbara Garretson
Debtors

Case No. 18-23486-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jun 13, 2022

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
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+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 15, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Dominick Garretson, Barbara Garretson, 428 River Road, North Arlington, NJ 07031-5163

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 15, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 13, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A., d/b/a Wells Fargo Auto ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com
Jason Brett Schwartz	on behalf of Creditor Capital One Auto Finance jschwartz@mesterschwartz.com
Kevin Gordon McDonald	on behalf of Creditor MIDFIRST BANK kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Steven J. Abelson	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jun 13, 2022

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Total Noticed: 1

on behalf of Debtor Dominick Garretson sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

Steven J. Abelson

on behalf of Joint Debtor Barbara Garretson sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8